6024 Bradley Boulevard Bethesda, MD 20817 36/2

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In the United States Patent and Trademark Office

Application Number: 09/779,594

Applicant:

Arjuna Indraeswaran Rajasingham

Art Unit:

Washington, DC 20231

Commissioner of Patents

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March 3, 2004

GROUP 3600

Response To Office Action of 11/4/2003

The applicant replaces Response to Office action of Feb 3, 2004 as they were not read in the form required.

In response to the above office action the applicant elects Group [0K] without traverse with regard to groups [0J & 4J], [0J1&4J1], and with traverse with regard to Groups [1-4], [1D-4D], [1C-4C], [1B-4B], [1F-4F], [1G-4G], [0K1], [0K2], [0K4].

The applicant has deleted claims 5-8, 17-35, 39,40 and has appended claims 41, 42 and 43 as generic to several groups including the elected group [0K] and has amended claims as attached.

The applicant respectfully submits that the following claims read on the groups as specified:

[1-4]:	1 ,
[1D-4D]:	1
[1C-4C]:	1
[1B-4B]:	1
[1F-4F]:	1
[1G-4G]:	1
[OK]:	1, 2, 3, 4, 9, 11, 12, 14, 41, 42, 43
[OK1]:	1, 2, 3, 4, 9, 10, 11, 12, 13, 14, 41, 42, 43
[OK2]:	1, 2, 3, 9, 11, 12, 14, 41, 42, 43
[OK3]:	1, 16, 41, 42, 43
[OK4]:	1, 2, 9, 11, 12, 13, 14, 15, 41, 42, 43

The applicant submits in support of traverse generic claims 1 for all groups, generic claims 1,41, 42 and 43 for all the [0kx] groups noted above, and several levels of generic claims for some of the [0Kx] series of embodiments.

Very respectfully,

A.I. Rajasingham 6024 Bradley Boulevard Bethesda, MD 20817

Att:

- 1. Amended claims 8pages
- 2. Credit card payment form

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